

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
READING DIVISION**

In re:

CARLOS R JIMENEZ
RUBY DELGADO
Debtor(s)

Case No. 18-14404-PMM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/30/2018.
- 2) The plan was confirmed on 08/06/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/14/2023.
- 6) Number of months from filing or conversion to last payment: 62.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$40,458.84.
- 10) Amount of unsecured claims discharged without full payment: \$59,759.28.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$35,173.45
Less amount refunded to debtor	\$155.37

NET RECEIPTS: **\$35,018.08**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,947.01
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,947.01**

Attorney fees paid and disclosed by debtor: \$1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLIED FIRST BANK SB DBA SERVBA	Secured	NA	118,817.09	1,398.03	1,398.03	0.00
AMERICAN INFOSOURCE LP AS AGENT	Unsecured	NA	855.90	855.90	8.15	0.00
BANK OF AMERICA NA	Unsecured	763.00	763.45	763.45	7.27	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	426.00	426.85	426.85	4.07	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	5,939.00	5,939.41	5,939.41	56.55	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,995.00	1,482.49	1,482.49	14.12	0.00
FIRST COMMONWEALTH FCU	Unsecured	3,421.00	3,272.89	3,272.89	31.17	0.00
JP MORGAN CHASE BANK NA	Unsecured	NA	5,201.85	5,201.85	49.53	0.00
JP MORGAN CHASE BANK NA	Secured	13,153.00	8,000.00	9,113.40	9,113.40	0.00
LVNV FUNDING LLC	Unsecured	NA	296.28	296.28	2.82	0.00
LVNV FUNDING LLC	Unsecured	1,517.00	1,847.27	1,847.27	17.59	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	NA	988.56	988.56	9.41	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	4,405.00	4,405.17	4,405.17	41.95	0.00
NATIONWIDE INSURANCE	Unsecured	487.00	NA	NA	0.00	0.00
ONEMAIN FINANCIAL	Secured	5,471.00	NA	NA	0.00	0.00
PECO	Unsecured	149.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Secured	NA	4,975.00	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	568.62	568.62	5.41	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,673.00	2,672.62	2,672.62	25.44	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	1,271.75	1,271.75	12.11	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,856.00	1,856.72	1,856.72	17.68	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,854.00	1,854.04	1,854.04	17.66	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	100.00	100.00	100.00	0.95	0.00
READING HOSPITAL & MEDICAL CEN	Unsecured	600.00	NA	NA	0.00	0.00
RENT A CENTER	Secured	800.00	NA	NA	0.00	0.00
RIVERFRONT FEDERAL CREDIT UNIK	Unsecured	NA	7,945.75	7,945.75	75.65	0.00
RIVERFRONT FEDERAL CREDIT UNIK	Secured	23,946.00	16,100.00	18,004.80	18,004.80	0.00
THE MONEY SOURCE	Secured	120,246.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	14,303.00	14,374.62	14,374.62	136.87	0.00
VERIZON WIRELESS	Unsecured	702.00	NA	NA	0.00	0.00
WELLS FARGO BANK NEVADA NA	Unsecured	105.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WELLS FARGO BANK NEVADA NA	Unsecured	2,146.00	2,146.88	2,146.88	20.44	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$1,398.03	\$1,398.03	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$27,118.20	\$27,118.20	\$0.00
TOTAL SECURED:	\$28,516.23	\$28,516.23	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$58,271.12	\$554.84	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,947.01</u>	
Disbursements to Creditors	<u>\$29,071.07</u>	
TOTAL DISBURSEMENTS :		<u>\$35,018.08</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/16/2023

By: /s/ Scott F. Waterman

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.